REMARKS

This Amendment in Connection with RCE is submitted in response to the Office Action mailed on April 6, 2007.

ONE FORM OF INVENTION

A system is created wherein a Self Service Terminal (SST), such as an Automated Teller Machine (ATM) is given a credit card account. Automated equipment, or human beings, or possibly other agencies, pay the credit card bills.

The SST/ATM is also equipped with a web browser, which allows customers to browse the Internet.

If a customer wishes to make a purchase, the customer is allowed to use the credit card of the SST/ATM. This allows the customer to remain anonymous with respect to the seller, which can be desirable in some situations. The customer arranges to repay the ATM/SST in any number of different ways.

COMMENT ON DAVIS REFERENCE

The Office Action cites Davis' statement regarding "anonymous" customers. (Column 7, line 43.) However, Davis is referring to customers who lack "store accounts" with the merchants from which they purchase items over the Internet. For example, a customer who lacks a Macy's credit card, in Davis's view, is "anonymous" with respect to Macy, when that customer uses a MasterCard to make a

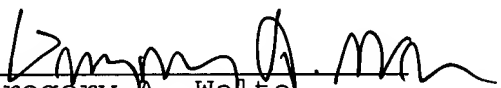purchase from Macy's. (See column 7, lines 6 - 43.)

Further, Davis specifically states that information about the customer, including account information of the purchaser and the identity of the purchaser, is made available to the seller, contrary to Applicant's claims. (Column 13, lines 61 - 64; column 14, lines 44 - 52 and lines 60 - 63; column 15, line 63 - column 16, line 12; column 16, lines 23 - 37; and column 17, lines 34 - 44.)

CONCLUSION

Applicant requests that the rejections to the claims be reconsidered and withdrawn.

Applicant expresses thanks to the Examiner for the careful consideration given to this case.

Respectfully submitted,

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